



New Activity Continued

				Amount \$
07/25/06	AMTRAK	ALBANY-RENSSENY		
	From:	To:	Carrier:	Class:
	ALBANY-RENSSENY, NY	NEW YORK - PENN, NY	2V	BO
	Ticket Number: 55439611807489		Date of Departure:	07/25
	Passenger Name: HALBRITTER/JANE			
	Document Type: VENDOR SALE			
07/26/06	LE PARKER MERIDIEN	NEW YORK NY		
	LODGING CHARGES			
07/26/06	FEDEX #858035430602	ROME NY		
	13440			
	TO: ASHLEY ROSSI NY			
	FROM: JANE HALBRITTER 34108			
	001 PRIORITY BOX 3LB AWB858035430602			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
07/27/06	DESMOND HOTEL	ALBANY NY		REDACTED
	Arrival Date	Departure Date		
	07/26/06	07/27/06		
	LODGING			
07/27/06	SUNOCO	0042332702PATTERSONVILL NY		
	0042516 020939135			
07/28/06	AIRLINE TKT EXCHANGE FEE ISSUED BY AMEX			
	HALBRITTER/JANE TKT# 00677722869			
	59			
07/28/06	AIRLINE TKT EXCHANGE FEE ISSUED BY AMEX			
	HALBRITTER/JANE TKT# 00677724958			
	48			
'29/06*	AIRFLIGHT INSURANCE PREMIUM			
	TKT NO. 00677722869596			
07/29/06*	BAGGAGE INSURANCE PREMIUM			
	TKT NO. 00677722869596			

Continued on Page 4

Please detach here

Travel Insurance Premium Refund Form

You have been charged an insurance premium for one of the reasons listed on the back of this form, please 1) provide the information requested and 2) check the reason for your refund. Attach additional pages if necessary. Please deduct the total premium refund from your payment and return this form with payment.

Account Number
3727-150517-31001

In order to receive a refund you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request. If you are claiming for an uninsured person you must indicate his/her name on the back of the form.

Vendor Name	Ticket/Rental Amount	Ticket/Rental Agreement No.	Month Billed	No. of Premiums	Program	Premium Amount	Total
Airline	\$374.20	001643835	March	1	Airflight	\$4.50	\$4.50

EXAMPLE

Total No. of premiums

the back of this form or attach additional pages for additional premium refund requests.

Check the reason for request
 Ensure a timely refund
 See reverse side of your refund
 Form for explanation

- Non-fare airline services charge (excess baggage, itinerary change, upgrade, cancellation, or any other non-air transportation charge)
- An uninsured person (someone other than yourself, your spouse, your dependent children under age 23*, or your Additional Cardmembers and their spouses or dependent children under age 23*
 *For NY residents only, under age 19)
- Non-scheduled airline flight (e.g. charter)
- Cancelled trip
- Uninsured car rental vehicle (e.g. cargo van or motorcycle)
- Two or more premium charges for same car rental
- Cancelled car rental/no show
- Other charges unrelated to the actual car rental (e.g. gas)
- Car rental in an excluded country

Total Refund Requested

\$



New Activity Continued

				Amount \$
08/07/06	JETBLUE	SALT LAKE UT		
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	SYRACUSE NY	J F KENNEDY A/P NY	B6	H
		FT MYERS FLORIDA		
	Ticket Number: 99900388693210		Date of Departure: 08/08	
	Passenger Name: ROSSI/ASHLEY			
	Document Type: PASSENGER TICKET			
08/07/06	USPS 1189290467	NAPLES FL		
	POSTAL SERVICES			
08/07/06	NAPLES PACKAGING & SNAPLES	FL		
	SHIPPING/PACKAGING			
08/08/06*	AIRFLIGHT INSURANCE PREMIUM			
	TKT NO. 99900388693210			
08/08/06*	BAGGAGE INSURANCE PREMIUM			
	TKT NO. 99900388693210			
08/08/06	THE CHEESECAKE FACTORY NAPLES	FL		
	FOOD/BEV			
08/09/06	HOTEL MARLOWE	6178688000 MA		
	CENTRAL RESERVATION SER			
08/09/06	MELTING POT	2950 TAMIA TRL FL		
	FOOD/BEVERAGE			
	FOOD/BEV			
	TIP			
08/10/06	THE RITZ-CARLTON HOTEL NAPLES	FL		
	LODGING			
'0/06	ENTERPRISE RENTACAR NAPLES	FL		
	Location		Date	
	Rental: NAPLES FL		08/03/06	
	Return: NAPLES FL		08/10/06	
	Agreement Number: D254907			
	Renter Name: HALBRITTER			
	Reference Number: 44495498			
08/10/06	CITGO 7-ELEVEN 33004NAPLES	FL		
	GAS/MSC92 724873300401			
08/10/06	CARRABBAS #1002	NAPLES FL		
	FOOD/BEVERAGE			
	FOOD/BEV			
	TIP			
08/11/06	JETBLUE	SALT LAKE UT		
	AIRLINE CHARGE			
	From:	To:	Carrier:	Class:
	FT MYERS FLORIDA	J F KENNEDY A/P NY	B6	F1
			44	
	Ticket Number: 99900390292990		Date of Departure: 08/11	
	Passenger Name: HALBRITTER/JANE			
	Document Type: PASSENGER TICKET			
08/11/06	IL CORTILE	NEW YORK NY		
	01 FOOD AND BEVERAGE			
	FOOD/BEV			
	TIP			
08/12/06	SMART CARTE JFKAP	JAMAICA NY		
	PARKING LOT/GARAGE			
08/12/06	SERAFINA FABULOUS GR	NEW YORK NY		
	FOOD/BEVERAGE			

REDACTED

ew Activity Continued

Amount \$

'13/06	JETBLUE	SALT LAKE	UT			
AIRLINE CHARGE						
From:	To:	Carrier:	Class:			
SYRACUSE NY	J F KENNEDY A/P NY	B6	Y			
BOSTON MA						
Ticket Number: 99900390774960	Date of Departure: 08/14					
Passenger Name: GAUDINOT/DEVIN						
Document Type: PASSENGER TICKET						
'13/06	NEW YORK PALACE	NEW YORK	NY			
Arrival Date	Departure Date	No of Nights				
08/11/06	08/13/06	2				
LODGING						
'14/06*	AIRFLIGHT INSURANCE PREMIUM					
TKT NO. 99900390774960						
'14/06*	AIRFLIGHT INSURANCE PREMIUM					
TKT NO. 99900390292990						
'14/06*	BAGGAGE INSURANCE PREMIUM					
TKT NO. 99900390774960						
'14/06*	BAGGAGE INSURANCE PREMIUM					
TKT NO. 99900390292990						
'14/06	FIRE + ICE BOS.	BOSTON	MA			
RESTAURANT FOOD AND BEV						
FOOD/BEV						
TIP						
'15/06	PAPA RAZZI	CHESTNUT HILL	MA			
01/FOOD AND BEVERAGE						
FOOD-BEV						
WAITER						
'16/06	BUDGET RENT A CAR	CAMBRIDGE	MA			
Location				Date		
Rental: CAMBRIDGE MA				08/15/06		
Return: CAMBRIDGE, MA DTN 20				08/16/06		
Agreement Number: 716662435						
Renter Name: HALBRITTER,JANE						
Reference Number: 71666243						
'16/06	SITE GENIE, LLC	ROCHESTER	MN			
WEB PAGE HOSTING						
'16/06	STEPHANIES ON NEWBURNBOSTON		MA			
FOOD/BEVERAGE						
FOOD-BEV						
WAITER						
'16/06	BORDER CAFE	CAMBRIDGE	MA			
FOOD/BEVERAGE						
FOOD/BEV						
TIP						
'17/06	JETBLUE	SALT LAKE	UT			
AIRLINE CHARGE						
From:	To:	Carrier:	Class:			
J F KENNEDY A/P NY	BOSTON MA	B6	H			
Ticket Number: 99900392531460	Date of Departure: 08/17					
Passenger Name: HALBRITTER,JANE						
Document Type: PASSENGER TICKET						
'17/06	LESHALLES	NEWYORK	NY			
FOOD/BEVERAGE						
'18/06*	AIRFLIGHT INSURANCE PREMIUM					
TKT NO. 99900392531460						
'18/06*	BAGGAGE INSURANCE PREMIUM					
TKT NO. 99900392531460						

REDACTED



New Activity Continued

			Amount \$
08/18/06	FEDEX #858366322583 ROME	NY	
	34109		
	TO: RUSSELL FL		
	FROM: JANE HAIBRATTER 13440		
	001 PRIORITY LTR 1LB AWB858366322583		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
08/18/06	FEDEX #858366322572 ROME	NY	
	13676		
	TO: BERNIDE LE CLAIR NY		
	FROM: JANE HARBRITTER 13440		
	001 PRIORITY LTR 1LB AWB858366322578		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
08/19/06	DOUBLETREE @ MIT UNICAMBRIDGE	MA	REDACTED
	Arrival Date	Departure Date	
	08/13/06	08/19/06	
	LODGING		
08/21/06	BUDGET RENT A CAR CAMBRIDGE	MA	
	Location	Date	
	Rental: CAMBRIDGE MA	08/18/06	
	Return: CAMBRIDGE, MA DTN 20	08/21/06	
	Agreement Number: 716663043		
	Renter Name: HALBRITTER,JANE		
	Reference Number: 71666304		

Total of New Activity

New Charges
Payments/Credits



Gold Card
Statement of Account

Case 1:07-cv-03848-WHP

Document 26-4

Filed 01/18/2008 Page 7 of 52

154,209
Membership Rewards®
Points Available

at 07/31/06; when charges due are paid in full and all accounts are in good standing.

For
J HALBRITTER

Account Number
3727-682012-64001

Closing Date
09/08/06

Page 1 of 12

Previous Balance \$	Payments/Credits \$	New Charges \$	New Balance \$
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Please Pay By
09/23/06
Please refer to page 2
for important information
regarding your account

Your payment is due in full. Please pay by 09/23/06. Pay your bill online anytime, anywhere at www.americanexpress.com/paybill.

For assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-327-2177.

PAY
AT YOUR
OWN PACE

Choose Charges from this Statement to Pay Later

Did you know your Card has a special feature that allows you to choose virtually any purchase from your statement to pay for over time regardless of size or type? There's no enrollment required and with the flexibility to extend payment on charges of your choice, you can take advantage of unexpected opportunities. It's easy and it takes just a moment. Simply go to www.americanexpress.com/transfercharges, select the "Transfer" button, log on and click on charges you want to take more time to pay. Or call customer service and press 0.

Not all Cardmembers are eligible. Requests to pay over time are approved based on several factors including account history, current account status and credit record at time of request.

Activity

* Indicates posting date

			Amount \$
	New Activity for JANE HALBRITTER		
	Card XXXX-XXXXXX264001		
16/07/06*	06 PHONE PAYMENT RECEIVED THANK YOU		
16/07/06*	BO CONCEPT CAMBRIDGE MA RG040005F HOME FURNISHINGS		
18/08/06*	ANNUAL MEMBERSHIP FEE JANE HALBRITTER PERIOD 10/06 THRU 09/07		
18/08/06	Coastland Center Naples FL Web Purchase		
18/08/06	CLAIRES BOUTIQUES NAPLES FL JEWELRY/ACCESSORIES		

REDACTED

Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment Coupon

Account Number
3727-682012-64001

Please Pay By:
09/23/06

Please enter account
number on all checks and
correspondence.

To avoid additional
Finance Charges on
Purchases, pay New
Balance before Payment
Due Date.

Note any address and/or
telephone number change
on reverse side. Unless
you check here, this
change will apply to all of
your Card Accounts except
any Corporate Card
Accounts you may have.



JANE HALBRITTER
APT 1720
8231 BAY COLONY DR
NAPLES FL 34108-7795

Total Amount Due

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001



0000372768201264001 003865450003910450 08H4

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. If your payment does not conform to these requirements, crediting may be delayed and additional charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be posted upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval. **Authorization for Electronic Debit:** We will process checks electronically, at first presentation and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check. **Authorization for Electronic Payments:** By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day. **Allocation of Payments and Credits:** Subject to applicable law, we will apply and allocate payments between your Card Account and your Sign & Travel and/or Extended Payment Option Account (if that account has been activated as an "Extended Payment Account") (referred to as "Account" in the Sign & Travel and/or Extended Payment Option Agreement), within each of these accounts, to charges in any order and manner determined by us in our sole discretion. In most cases, if you have a credit balance on your Card Account we will not apply or allocate any part of that credit balance to your Extended Payment Account unless you contact us at a time the credit balance exists and instruct us in writing how you want us to apply that credit balance. **Charge Card and Statement Information:** The annual fee is \$85.00 for the Basic Charge Card. The annual fee is \$35.00 for up to five Additional Cards on your Account and \$35.00 for each Additional Card on your Account after the first five. An additional \$5 is charged for billing addresses outside the US. Payment is due upon receipt of your statement. You may discontinue your membership by contacting Customer Service. **Transactions Made in Foreign Currencies:** If you incur a charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 1%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on the amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur. **Special Rule for Credit Card Purchases:** If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.) **Credit Balance:** If a credit balance (designated as "B") is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **Important Notice to North Dakota Residents:** If the Account is past due for two or more billing periods, a late payment fee of 1.75% of all past due amounts will be added.

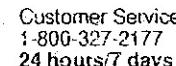
Change of Address
correct on front
not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

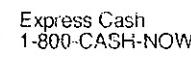
You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



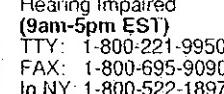
To Pay By Phone
1-800-472-9297



Lost or Stolen Card
1-800-992-3104



International Collection
1-336-393-1111



Large Print and Braille
Statements
1-800-327-2177



Correspondence

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Express Cash
Operations
P.O. Box 297815
Ft. Lauderdale, Fl.
33329-7815

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.



Activity Continued						Amount \$
08/08/06	Abercrombie and FitchNAPLES	FL				
	RETAIL MERCHANDISE					
08/08/06	AMERICAN EAGLE000068NAPLES	FL				
	MEN'S/WOMEN'S CLOTHING					
08/08/06	BAKERS FOOTWEA001271NAPLES	FL				
	SHOE STORE					
08/08/06	WET SEAL #151 NAPLES	FL				
	CLOTHING					
08/09/06	ALVIN'S ISLAND #763 NAPLES	FL				
	MEN'S/WOMEN'S CLOTHING					
08/10/06	BEST BUY CO 0524 NAPLES	FL				
	ELECTRONICS/APPLIANCES					
08/10/06	THE HOME DEPOT #6358NAPLES	FL				
	HOME SUPPLY WAREHOUSE					
08/10/06	THE HOME DEPOT #6358NAPLES	FL				
	HOME SUPPLY WAREHOUSE					
08/11/06	AOL HIGH SPEED 888-889-7201	NY				
	INTERNET SVC					
	TWX*AOL HIGH SPEED 0806					
08/11/06	PREMIUM SERVICES 888-265-9269	NY				
	ONLINE SVCS					
	TWX*AOL PREMIUM SVCE 08					
08/11/06	NAPLES PACKAGING & SNAPLES	FL				
	SHIPPING/PACKAGING					
2/06	JETBLUE SALT LAKE UT					
	AIRLINE CHARGE					
From:	To:		Carrier:	Class:		
J F KENNEDY A/P NY	BOSTON MA		B6	Q		
Ticket Number: 99900390694050			Date of Departure: 08/13			
Passenger Name: HALBRITTER/JANE						
Document Type: PASSENGER TICKET						
08/12/06	EXPRESS NEW YORK NY					
	EXPRESS APPAREL					

Continued on Page 4

Please detach here

Travel Insurance Premium Refund Form

If you have been charged an insurance premium for one of the reasons listed on the back of this form, please 1) provide the information requested and 2) check the reason for your refund. Attach additional pages if necessary.

Please deduct the total premium refund from your payment and return this form with payment.

In order to receive a refund you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request. If you are claiming for an uninsured person you must indicate his/her name on the back of the form.

Account Number
3727-682012-64001

Vendor Name	Ticket/Rental Amount	Ticket/Rental Agreement No.	Month Billed	No. of Premiums	Program	Premium Amount	Total
"Airline"	\$374.20	001643835	March	1	Airflight	\$4.50	\$4.50

EXAMPLE

Total No. of premiums

the back of this form or attach additional pages for additional premium refund requests.

I've checked the reason for request
to ensure a timely refund.
See reverse side of your refund
form for explanation.)

- Non-tariff airline services charge (excess baggage, itinerary change, upgrade, cancellation, or any other non-air transportation charge).
- An uninsured person (someone other than yourself, your spouse, your dependent children under age 23*, or your Additional Cardmembers and their spouses or dependent children under age 23*). * For NY residents only, under age 19.
- Non-scheduled airline flight (e.g. charter)
- Cancelled trip.
- Uninsured car rental vehicle (e.g. cargo van or motorcycle)
- Two or more premium charges for same car rental.
- Cancelled car rental/no show
- Other charges unrelated to the actual car rental (e.g. gas).
- Car rental in an excluded country

Total Refund Requested

\$ _____

New Activity Continued

3/13/06	LA GROCERIA 01 FOOD AND BEVERAGE FOOD/BEV	CAMBRIDGE	MA	75.84
3/13/06	BO CONCEPT HOME FURNISHINGS	CAMBRIDGE	MA	
3/13/06	BO CONCEPT HOME FURNISHINGS	CAMBRIDGE	MA	
3/13/06	SMARTE CARTE BOSAP BOSTON RENTAL EQUIP/SERVICE	BOSTON	MA	
3/14/06	CUOIO GIFT ITEMS	BOSTON	MA	
3/14/06	MACY'S 31 BOSTON STYLE & CO PETITES	BOSTON	MA	
3/14/06	CRATEANDBARREL 204 BOSTON Y2042006081400438941468 41468903 0036-249285400	BOSTON	MA	
3/14/06	CRATEANDBARREL 204 BOSTON Y2042006081400438941593 41593153 0036-249285400	BOSTON	MA	
3/15/06*	AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900390694050			
3/15/06*	BAGGAGE INSURANCE PREMIUM TKT NO. 99900390694050			
3/15/06*	BARNES & NOBLE 2115 BOSTON 00000816 BOOK STORE	BOSTON	MA	
3/15/06	SEPHORA #356-PRUDENTBOSTON COSMETIC STORE	BOSTON	MA	
3/15/06	BARAMI STUDIO #28 BOSTON WOMEN'S READY-TO-WEAR	BOSTON	MA	
3/15/06	CHEESECAKE -BOSTON BOSTON FOOD/BEV	BOSTON	MA	
3/15/06	ALDO SHOE STORE	BOSTON	MA	

REDACTED

Continued on Page 5

Enrollees are due a premium refund if premiums were charged for cancelled trips, uninsured persons (someone other than yourself, spouse, dependent children under age 23* or Additional Cardmembers, their spouses, or dependent children under age 23*), itinerary changes, upgrading of class, non-scheduled airline flights, excess baggage or any other non-air transportation charges. Enrollees are also due a premium refund if premiums were billed for a cancelled car rental or no show, an uninsured car rental vehicle, if two premiums were charged for the same car rental, or other charges unrelated to the actual car rental, if premiums were billed for a car rental in an excluded country.

For NY residents only: Dependents under the age of 19 are covered for Automatic Flight Insurance.

Uninsured Name**Relationship to You**

Vendor Name	Ticket/Rental Amount	Ticket/Rental Agreement No.	Month Billed	No. of Premiums	Program	Premium Amount	Total
-------------	----------------------	-----------------------------	--------------	-----------------	---------	----------------	-------



New Activity Continued

Amount \$

08/16/06	JETBLUE	SALT LAKE UT	
AIRLINE CHARGE			
From:	To:	Carrier:	Class:
BOSTON MA	J F KENNEDY A/P NY	B6	Q
Ticket Number: 99900391842600		Date of Departure: 08/17	
Passenger Name: HALBRITTER/JANE			
Document Type: PASSENGER TICKET			
08/16/06	JETBLUE	SALT LAKE UT	
AIRLINE CHARGE			
From:	To:	Carrier:	Class:
J F KENNEDY A/P NY	SYRACUSE NY	B6	K
Ticket Number: 99900391844030		Date of Departure: 08/17	
Passenger Name: ROSSI/ASHLEY			
Document Type: PASSENGER TICKET			
08/16/06	BKST-HARVARD-C-S #30Cambridge	MA	
Merchandise			
08/16/06	BKST-HARVARD-C-S #30Cambridge	MA	
Merchandise			
08/16/06	STAR MARKET 567 CAMBRIDGE	MA	
GROCERY/SUPERMARKETS			
08/16/06	CARMEL CAR SERVICE 2126629807	NY	
CHARTER SERVICE			
08/16/06	JAMES JOSEPH STUDIO BOSTON	MA	
BARBER AND BEAUTY SHOP			
08/16/06	LUSH HANDMADE CSMTCBSBOSTON	MA	
COSMETIC STORE			
08/16/06	CENTURY TWENTY ONE #NEW YORK	NY	
DISCOUNT MERCHANDISE			
08/17/06	SEPHORA #118 150BROANEW YORK	NY	
COSMETIC STORE			
08/18/06*	AIRFLIGHT INSURANCE PREMIUM		
TKT NO. 99900391842600			
08/18/06*	AIRFLIGHT INSURANCE PREMIUM		
TKT NO. 99900391844030			
08/18/06*	BAGGAGE INSURANCE PREMIUM		
TKT NO. 99900391842600			
08/18/06*	BAGGAGE INSURANCE PREMIUM		
TKT NO. 99900391844030			
08/18/06	BEST BUY MHT 0537 CAMBRIDGE	MA	
ELECTRONICS/APPLIANCES			
08/18/06*	BANANA REPUBLIC #811US	MA	
811300047 MEN'S/WOMEN'S CLOTHING			
08/18/06*	GAP #2256/THE GAP #2US	MA	
225600022 MEN'S/WOMEN'S CLOTHING			
08/18/06	ARDEN B #363 CAMBRIDGE	MA	
CLOTHING			
08/18/06	Abercrombie and FitCAMBRIDGE	MA	
RETAIL MERCHANDISE			
08/19/06	IKEA STOUGHTON 7813445112	MA	
FURNITURE			
08/19/06	IKEA STOUGHTON 7813445112	MA	
FURNITURE			
08/19/06	JORDANS FURN CLEARNAVON	MA	
FURNITURE			

New Activity Continued

Amount \$

3/19/06	JORDANS FURN CLEARANAVON FURNITURE	MA
3/20/06	BO CONCEPT CAMBRIDGE HOME FURNISHINGS	MA
3/20/06	CRATEANDBARREL 201 CAMBRIDGE N2012006082000300268660 68660000 0036-249285400	MA
3/21/06	BLOOMINGDALES CHESTNUT HILL MA AREA RUG OR PADDING	MA
3/23/06	BLOOMINGDALES CHESTNUT HILL MA MATTRESS OR BOX SPRING Description WORRYNOMORE FURNITURE PROTE	MA
3/23/06	BLOOMINGDALES CHESTNUT HILL MA FABRIC UPHOLSTERY	MA
3/25/06	SEPHORA #374 5TH AVENUE NEW YORK COSMETIC STORE	NY
3/26/06	EXPRESS NEW YORK EXPRESS APPAREL	NY
3/26/06	EXPRESS NEW YORK EXPRESS APPAREL	NY
3/26/06	MORGANE NEW YORK APPAREL/ACCESSORIES	NY
3/26/06	ZARA USA INC NEW YORK 03 CLOTHING	NY
3/28/06*	BATH & BODY WORKS 18 NEW HARTFORD 000001136 315-738-7650	NY
3/28/06	MACY'S EAST NEW HARTFORD CHARTER CLUB JEWELRY	NY
3/28/06	ECKERD DRUG #5784 ROME HEALTH CARE/PERSONAL	NY
3/28/06	H&M #11 NEW HARTFORD APPAREL/ACCESSORIES	NY
3/28/06	MICHAELS #2770 NEW HARTFORD ARTS & CRAFTS SUPPLIES	NY
3/28/06	PRICE CHOPPER #206 ROME SUPERMARKET	NY
3/28/06	BEDBATH&BEYOND#0511 NEW HARTFORD DEPARTMENT STORES	NY
3/28/06	MATTHEW'S HALLMARK#NEW HARTFORD GOODS/SERVICES	NY
3/29/06	ECKERD DRUG #5784 ROME HEALTH CARE/PERSONAL	NY
3/30/06	TARGET STORES NEW HARTFORD GENERAL MERCHANDISE	NY
3/30/06	TJMAXX 0865 NEW HARTFORD 50NY 13413 GENERAL MDSE	NY
3/31/06	VICTORIA'S SECRET NEW HARTFORD Women's Apparel	NY
4/01/06	EXPRESS SYRACUSE EXPRESS APPAREL	NY
4/01/06*	BANANA REPUBLIC #816US 816800039 MEN'S/WOMEN'S CLOTHING	NY

REDACTED



Prepared For Case 1:07-cv-03848-WHP JANE HALBRITTER

Account Number
XXXX-XXXXX2-64001Closing Date
09/08/06

Filed 01/18/2008 Page 7 of 52 Page 13 of 52

New Activity Continued

Amount \$

09/01/06	ANN TAYLOR STR: 0338SYRACUSE	NY	
	WOMANS APPAREL/ACC		
09/01/06	ARDEN B #359	SYRACUSE	NY
	CLOTHING		
09/01/06	H&M #7	SYRACUSE	NY
	APPAREL/ACCESSORIES		
09/01/06	HARRINGTON'S NORTH PNAPELS	FL	
	PRESCRIPTION/SUNDRI		
09/03/06	ECKERD DRUG #5784	ROME	NY
	HEALTH CARE/PERSONAL		
09/03/06	PRICE CHOPPER #206	ROME	NY
	SUPERMARKET		
09/05/06	VICTORIA'S SECRETDEWITT	NY	
	Women's Apparel		
09/06/06	MIKASA 201015LEE	MA	
	GLASSWARE/CRYSTAL		
09/06/06	AMERICAN EAGLE000208LEE	MA	
	MEN'S/WOMEN'S CLOTHING		
09/06/06	STAR MARKET 567	CAMBRIDGE	MA
	GROCERY/SUPERMARKETS		

REDACTED

Total of New Activity for JANE HALBRITTERNew Charges
Payments/Credits**Other Card Account Transactions**

09/08/06* DELINQUENCY CHARGE ON

Total of New ActivityNew Charges
Payments/Credits



Case 1:07-cv-03848-WHP

Business Platinum Card®

Document 26-4
OPEN
SM

Filed 01/18/2009 Page 15 of 52

454,983

Membership Rewards®
Points Available

at 09/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For:

JANE HALBRITTER
STONEHEDGE HEALTHAccount Number:
3727-150517-31001Closing Date:
09/24/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	Credit Balance \$
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Payment Not RequiredPlease refer to page 2
for important information
regarding your account

An existing Credit Balance on your DUE in Full account will be applied to your Flexible Minimum Amount Due. Any remaining Credit Balance can be applied to your Flexible Payment Option Account (Sign & Travel and/or Extended Payment Option) Balance, against future charges or you may request a refund.

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-800-492-8468.

**Looking for a Great Restaurant?**

Whether it's entertaining clients or celebrating with your staff, your Business Platinum Card® gives you the opportunity to sample some of the world's finest restaurants. From five-star cuisine to chic bistros, every day, participating restaurants in our *Fine Dining* and *Hot Plates*® programs hold a reservation for Business Platinum Card members. Just call Business Platinum Card Concierge at 1-800-345-AMEX (2639) to secure your reservation for an outstanding dining experience. For a complete listing of *Fine Dining* and *Hot Plates* Restaurants, visit open.americanexpress.com/smallbusinessplatinum. Terms and conditions apply.

Activity

* Indicates posting date

Amount \$

08/25/06 PHONE PAYMENT RECEIVED- THANK YOU
XXXXXX58907
NATIONAL BANK AND TRUST COMPANY OF

09/15/06 Payment Received - Thank You

REDACTED**all of Payment Activity****Due in Full Activity for JANE HALBRITTER**

Amount \$

Card XXXX-XXXXX7-31001
08/24/06 5% OPEN SAVINGS AT FEDEX

FEDEX #858366322572 \$19.74 08/18/06

08/24/06 5% OPEN SAVINGS AT FEDEX

FEDEX #858366322583 \$22.39 08/18/06

08/30/06 5% OPEN SAVINGS AT FEDEX

FEDEX #858034349203 \$34.89 08/25/06

Continued on Page 3

Account Number:
3727-150517-31001**Payment Not Required**To Pay by Computer, visit open.americanexpress.com. To Pay by Phone, call 1-800-472-9297.

Please enter account number on all checks and correspondence.

Make check payable to American Express.

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.



JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794

XXXXXXXXXXXXXXXXXXXX**Total Amount Due****XXXXXXXXXXXXXXXXXXXX**

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

**XXXXXXXXXXXXXXXXXXXX**

0000372715051731001 100182673000000000 20 H

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. **Payments must be in US Dollars and drawn on a bank located in the US.** Unless you are paying by computer or by mail, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other manner or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at presentment and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay by Computer, please visit us at www.americanexpress.com. A \$5 annual subscription fee to *Fortune Small Business* magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Finance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional **Finance Charges** on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates established by establishments. In **Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. If we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP. Pay by Phone and Pay by Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of. Explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.

Range of Address
Correct on front
Not used

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

प्राचीन अस्तित्व

3. Grade 7-1

Code 200

(optional)

A large grid of empty square boxes for drawing or writing.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For

JANE HALBRITTER 07-cv-03848-WHR Document 26-4 Filed 01/18/2008 Page 3 of 52

Account Number

XXXX-XXXXXX731001

Closing Date

09/24/06

Page 3 of 52

STONEHEDGE HEALTH

Dues in Full continued

Amount \$

09/06/06*	5% OPEN SAVINGS AT FEDEX FEDEX #856667887266 \$ [REDACTED] 09/01/06		
09/09/06*	5% OPEN SAVINGS AT FEDEX FEDEX #853245501198 \$ [REDACTED] 09/05/06		
09/18/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947263 \$ [REDACTED] 09/14/06		
09/18/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947257 \$ [REDACTED] 09/14/06		
09/21/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947280 \$ [REDACTED] 09/15/06		
08/25/06	WD 50	NEW YORK	NY
	FOOD/BEVERAGE		
08/25/06	FEDEX #858034349233 NAPLES	FL	
	94294 34135		
	TO: FLOOR CLUB FL		
	FROM: JANE HALBRITTER 34108		
	001 PRIORITY LTR 1LB AWB858034349233		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 8034349233		
08/27/06	NEW YORK PALACE	NEW YORK	NY
Arrival Date	Departure Date	No of Nights	
08/25/06	08/27/06	2	
00000000			
08/28/06	NEW YORK PALACE	NEW YORK	NY
Arrival Date	Departure Date	No of Nights	
08/25/06	08/27/06	2	
00000000			
08/28/06	BEST BUY CO	0545 NEW HARTFORD	NY
	ELECTRONICS/APPLIANCES		
	ROC No. 003 08852		
08/28/06	CARMELLAS CAFE	NEW HARTFORD	NY
	FOOD/BEVERAGE		
	ROC No. 2957		
08/29/06	FASTRAC MARKET # 276ROME	NY	
	GAS		

REDACTED

REDACTED

Continued on Page 4

base detach here

Travel Insurance Premium Refund/Credit Form

Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. You have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary changes, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Cancelled trip with non-refundable airline ticket
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g. gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Other reason

Account Number:
3727-150517-31001

• or Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
Stonehedge Health	\$374.20	001643835	March	1	Travel Delay	\$9.95

e in Full continued

			Amount \$
1/06	FEDEX #856667887266 ROME	NY	
	02139		
	TO: DINA HAL BRITTER MA		
	FROM: HA 34110		
	001 2DAY LTR 1LB AWB856667887266		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 6667887266		
03/06	RADIO SHACK 001162ROME	NY	
	ELECTRONICS SALES		
04/06	HESS 32372 ROME	NY	
	000026336		
	SERVICE STATIONS		
05/06	THE UPS STORE #5012 EAST SYRACUSE	NY	
	BUSINESS SERVICES		
	ROC No. 000000		
05/06	PASTABILITIES SYRACUSE NY		
	FOOD AND BEVERAGE		
05/06	JOEY'S SYRACUSE	NY	
	FOOD/BEVERAGE		
	FOOD/BEV		
	WAITER		
05/06	FEDEX #853245501198 ROME	NY	
	11042		
	TO: - NY		
	FROM: JANE HALBRITER 13440		
	001 PRIORITY LTR 1LB AWB853245501198		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 3245501198		
5/06	HAMPTON INN EAST SYRACUSE	NY	1
	Arrival Date	Departure Date	No of Nights
	09/05/06	09/06/06	1
	00000000		
06/06	DAKOTAS BRICKHOUSE GSYRACUSE	NY	
	FOOD/ BEV/RSTR		
	FOOD/BEV		
	TIP		
06/06	CITGO3515 XTRA MART OLD CHATHAM	NY	
	CITGO		
	GAS/MSC96 392713515030		

REDACTED

REDACTED

Continued on Page 5



Pays in Full continued

Amount \$

09/12/06	JETBLUE SALT LAKE UT AIRLINE CHARGE From: BOSTON MA To: DULLES ARPT DC BOSTON MA Ticket Number: 99900400973470 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Carrier: B6 Class: Q Date of Departure: 09/18
09/12/06	AMEX TVL-ONLINE HOTL800-256-9089 TX ONLINE HOTL	
09/12/06	CONTAINERSTORECHSTNHCHESTNUT HILL MA STORAGE &ORG ROC No. 0075605181	
09/12/06	EXXONMOBIL7504740460SOUTH BO MA PAY AT PUMP7504740460	
09/14/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900400973470	
09/14/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900400973470	
09/14/06	FEDEX #854005947257 ROME NY 13057 TO: KEVIN FAHEY NY FROM: JANE HANBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947257 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947257	REDACTED
09/14/06	FEDEX #854005947268 ROME NY 13413 TO: DR BRIAN GAFFNEY NY FROM: JANE HAIBRITTER 13440 001 PRIORITY PKG 3LB AWB854005947268 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947268	
09/15/06	SITE GENIE, LLC ROCHESTER MN WEB PAGE HOSTING	
09/15/06	FEDEX #854005947279 ROME NY 12203 TO: RECORDS TRANSCRIPT PAGES NY FROM: JANE HOLBRITTER 13440 001 FIRST LTR 1LB AWB854005947279 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947279	
09/15/06	FEDEX #854005947280 ROME NY 13323 TO: LINDA MARTRELL NY FROM: JANE HAIBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947280 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947280	
09/18/06	HMSHOST-BOS-AIRPT #8East Boston MA FOOD/BEV ROC No. 0000101831	
09/19/06	SMART CARTE IADAL WASHINGTON DC PARKING LOT/GARAGE ROC No. 006895	

ue in Full continued

Amount \$

7/06	DELTA AIR LINES ATLANTA GA DELTA AIR LINES From: WASHINGTON NAT'L D To: LAGUARDIA INTL A/P NOT AVAILABLE	Carrier: DL Class: YS	
	Ticket Number: 00621839311811 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Date of Departure: 09/20	
/20/06	DELTA AIR LINES ATLANTA GA DELTA AIR LINES From: LAGUARDIA INTL A/P To: BOSTON MA NOT AVAILABLE	Carrier: DL	REDACTED
	Ticket Number: 00607637316296 Passenger Name: HALBRITTER/JANE Document Type: MISCELLANEOUS TAX(S)/FEE(S)	Date of Departure: 09/20	
/20/06	DELTA AIR LINES ATLANTA GA DELTA AIR LINES From: WASHINGTON NAT'L D To: LAGUARDIA INTL A/P NOT AVAILABLE	Carrier: DL	
	Ticket Number: 00607639392990 Passenger Name: HALBRITTER/JANE Document Type: MISCELLANEOUS TAX(S)/FEE(S)	Date of Departure: 09/20	
/20/06	DELTA AIR LINES ATLANTA GA DELTA AIR LINES From: LAGUARDIA INTL A/P To: BOSTON MA NOT AVAILABLE	Carrier: DL Class: YS	
	Ticket Number: 00621837234815 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Date of Departure: 09/20	
/21/06	PALOMAR DC WASHINGTON DC LODGING/HOTELS, MOTE ROC No. 0000000000		
/21/06	PALOMAR DC WASHINGTON DC LODGING/HOTELS, MOTE ROC No. 0000000000		
/22/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 00621839311811		REDACTED
/22/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 00621837234815		
/22/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 00621837234815		
/22/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 00621839311811		
Total Due in Full Activity			



**Gold Card®
Statement of Account**

Case 1:07-cv-03848-WHP

Document 26-4

Filed 08/20/08 Page 21 of 52

454,983

Membership Rewards

Points Available

at 08/31/06, when charges due are paid in full and all accounts are in good standing.

Issued For
JANE HALBRITTERAccount Number
3727-682012-64001Closing Date
10/08/06

Page 1 of 10

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

**Please Pay By
10/23/06**Please refer to page 6
for important information
regarding your accountFor assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-327-2177.**Introducing Your Enhanced Card Membership**Starting October 1, we're introducing a new way to earn double points, along with new entertainment and roadside assistance services. To learn more, visit us at www.americanexpress.com/gold.

Activity	<small>* Indicates posting date</small>	Amount \$
09/22/06 Payment Received - Thank You		
Due in Full Activity for JANE HALBRITTER		
Card XXXX-XXXX2-64001		Amount \$
09/13/06 RUG DECOR OF MIROMARESTERO FL FLOOR COVERING STORE ROC No. 9864		
09/14/06 DREAM ON FUTON CAMBRIDGE MA FURNISHINGS/ACCESSORIES		
10/02/06 HARVARD CONTINUING ECAMBRIDGE MA COLLEGES,UNIVS.,PROFESS.		REDACTED
09/07/06 THE ASGARD IRISH PUBCAMBRIDGE MA FOOD/BEVERAGE		
09/08/06 STAR MARKET 567 CAMBRIDGE MA GROCERY/SUPERMARKETS ROC No. 560362		
09/08/06 STAR MARKET 567 CAMBRIDGE MA GROCERY/SUPERMARKETS ROC No. 508656		

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment CouponAccount Number
3727-682012-64001**Please Pay By:**
10/23/06 Please enter account number on all checks and correspondence.Make check payable to
American Express.**Total Amount Due** See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.Check here if address or telephone number has changed. Please note changes on reverse side.

JANE HALBRITTER
APT 1720
8231 BAY COLONY DR
NAPLES FL 34108-7795



Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372768201264001 001116025001116025 07 H

ents: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument in US dollars and clearable through the US banking system, or through an electronic payment method payable in dollars and clearable through the US banking system. Your Account number must be included on all payments. If your payment does not conform to these requirements, crediting may be delayed and additional charges may be imposed. If we receive a payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be cashed upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and a demand without our express prior written approval.

Authorization for Electronic Debit: We will process checks electronically, at first presentation and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check.

Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial institution you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day.

Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion.

Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for that day.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in this Feature Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB results in daily compounding of FC.*

Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rule is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates that effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from a checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment you must reach us three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of a six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

Change of Address
Print on front
use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

Address

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.



Debt in Full continued

Amount \$

09/08/06	BKST-HARVARD-C-S #30Cambridge Merchandise ROC No. 0057817701	MA
09/08/06	BORDER CAFE CAMBRIDGE FOOD/BEVERAGE FOOD/BEV TIP	MA
09/09/06	ECONOMY TRUE VALUE HCAMBRIDGE HARDWARE STORE ROC No. 0000000000	MA
09/09/06	GAP #2281 GAP #2281 US FAMILY CLOTHING	MA
09/10/06	BEST BUY MHT 0537 CAMBRIDGE ELECTRONICS/APPLIANCES ROC No. 030 01869	MA
09/10/06	GUESS #60 CAMBRIDGE MA APPAREL/ACCESSORIES	MA
09/10/06	Whole FoodsCamb 0203CAMBRIDGE GROCERY STORE/SUPERMRKT ROC No. 000193714	MA
09/10/06	BORDERS BOOKS 004399CAMBRIDGE BOOK STORE	MA
09/10/06	DREAM ON FUTON CAMBRIDGE FURNISHINGS/ACCESSORIES	MA
1/06	AOL HIGH SPEED 888-889-7201 NY INTERNET SVC TWX*AOL HIGH SPEED 0906 ROC No. 0074310394	NY
09/11/06	PREMIUM SERVICES 888-265-9269 NY ONLINE SVCS TWX*AOL PREMIUM SVCE 09 ROC No. 0074266286	NY
09/11/06	STAR MARKET 567 CAMBRIDGE GROCERY/SUPERMARKETS ROC No. 585115	MA
09/12/06	Whole FoodsRive 0216RIVER STREET MA GROCERY STORE/SUPERMRKT ROC No. 000155830	MA
09/13/06	Whole FoodsCamb-0203CAMBRIDGE GROCERY STORE/SUPERMRKT ROC No. 000197211	MA
09/13/06	CONTAINERSTORECHSTNHCHESTNUT HILL MA STORAGE &ORG ROC No. 0076183129	MA
09/13/06	WILD PAIR 3636001363CAMBRIDGE SHOE STORE	MA
09/14/06	WALGREENS 000676CAMBRIDGE DRUG STORE/PHARMACY	MA
09/14/06	STAR MARKET 567 CAMBRIDGE GROCERY/SUPERMARKETS ROC No. 504216	MA
09/14/06	BOB SLATE CAMBRIDGE MA STATIONERY OFF/SCH SUPP FOR CUSTOMER SERVICE CALL 617-8681023	MA
09/14/06	CRATEANDBARREL 201 CAMBRIDGE MA N2012006091400200268660	MA

REDACTED

e in Full continued

4/06	HARVARD BKSTR 902000CAMBRIDGE	MA
	BOOK STORE	
5/06	PAPYRUS #216 CAMBRIDGE	MA
	GIFT, CARD, NOVELTY	
	ROC No. 0000000000	
5/06	STORE TO DOOR LLC WOBURN	MA
	STORAGE RENTAL/SUPPLIES	
	ROC No. 0000000000	
5/06	BKST-HARVARD-C-S #30 Cambridge	MA
	Merchandise	
	ROC No. 0059434701	
5/06	MADURA BOSTON	MA
	SEWING/NEEDLEWK/FABRIC	
	ROC No. 000000	
5/06	THAI BASIL BOSTON	MA
	RESTAURANT	
	FOOD-BEV	
	WAITER	
5/06	HOLLYWOOD NAILS & SKBOSTON	MA
	BARBER AND BEAUTY SHOP	
	ROC No. 0000000000	
5/06	FILENES BASEMENT552 BOSTON	MA
	APPAREL/HOUSEWARE02116	
5/06	H & M #100 BOSTON	MA
	APPAREL/ACCESSORIES	
	ROC No. 0000000000	
5/06	NEIMAN-MARCUS #20 00BOSTON	MA
	DEPARTMENT STORE	
	Description	
	HAIR CARE	
	ALES GROUP	
	ALES GROUP	
	ALES GROUP	
5/06	BANANA REPUBLIC #81 BUS	MA
	MEN'S/WOMEN'S CLOTHING	
7/06	ECONOMY TRUE VALUE HCAMBRIDGE	MA
	HARDWARE STORE	
	ROC No. 0000000000	
9/06	HASTINGS BUSINESS SUHUNTSVILLE	AL
	GENERAL MERCH	
	ROC No. 0000000000	
1/06	STAR MARKET 567 CAMBRIDGE	MA
	GROCERY/SUPERMARKETS	
	ROC No. 567426	
1/06	HARRINGTON'S NORTH PNAPLES	FL
	PREScription/SUNDRY	
1/06	HARVARD CONTINUING ECAMBRIDGE	MA
	COLLEGES,UNIVS ,PROFESS	
3/06	AJ WRIGHT 0101 SOMERVILLE	50MA
	02143	
	GENERAL MDSE	
	ROC No. 1010074434	
3/06	TARGET 1441 1441 SOMERVILLE	MA
	DISCOUNT STORE	
4/06	AJ WRIGHT 0101 SOMERVILLE	50MA
	02143	
	GENERAL MDSE	
	ROC No. 1010084082	



Je in Full continued

Amount \$

09/24/06	Karen Millen U.S.	Boston	MA	
	UNDEFIN			
	WOMEN'S READY-TO-WEAR STORES			
09/24/06	THE ARTFUL HAND	BOSTON	MA	
	GIFT/NOVELTY/SOUVENIR			
	ROC No. 0004			
09/24/06	MONROE SALT WORKS	BOSTON	MA	
	MISCELLANEOUS AND SPECI			
09/24/06	TARGET 1441 1441	SOMERVILLE	MA	
	DISCOUNT STORE			
09/25/06	MADURA	BOSTON	MA	
	SEWING/NEEDLEWK/FABRIC			
	ROC No. 000000			
09/25/06	STAR MARKET 567	CAMBRIDGE	MA	
	GROCERY/SUPERMARKETS			
	ROC No. 582427			
09/25/06	BEST BUY MHT	0537 CAMBRIDGE	MA	
	ELECTRONICS/APPLIANCES			
	ROC No. 005 09243			
09/25/06	H&M #74	CAMBRIDGE	MA	
	APPAREL/ACCESSORIES			
	ROC No. 0000000000			
09/25/06	THE CHEESECAKE FCTRY	CAMBRIDGE	MA	
	FOOD/BEV			
5/06	Abercrombie and Fitc	CAMBRIDGE	MA	
	RETAIL MERCHANDISE			
	ROC No. 0203096001			
09/25/06	OLD NAVY #5921 OLD NUS	MA		
	FAMILY CLOTHING			
09/26/06	Whole FoodsRive	0216RIVER STREET	MA	
	GROCERY STORE/SUPERMRKT			
	ROC No. 000180807			
09/26/06	HARVARD CONTINUING EC	CAMBRIDGE	MA	
	COLLEGES,UNIVS ,PROFESS			
09/29/06	LAVANDERIA	US	MA	
	LAUNDRY SERVICE			
09/29/06	TARGET T-2059 2059	FORT MYERS	FL	
	DISCOUNT STORE			
09/30/06	THE HOME DEPOT #6358NAPLES	FL		
	HOME SUPPLY WAREHOUSE			
0/02/06	PUBlix STR# 0249	NAPLES	FL	
	GROCERIES			
	ROC No. 249003			
0/03/06	WALGREEN	041673NAPLES	FL	
	DRUG STORE/PHARMACY			
0/03/06	MARSHALLS 0796	NAPLES	50FL	
	34108			
	GENERAL MDSE			
	ROC No. 7960023960			
0/03/06	MARSHALLS 0796	NAPLES	50FL	
	34108			
	GENERAL MDSE			
	ROC No. 7960037549			
0/03/06	HARRINGTON'S NORTH PN	NAPLES	FL	
	PRESCRIPTION/SUNDRI			

REDACTED

e in Full continued

4/06	PTS	US	MA	
	ELECTRONICS STORE			
5/06	CR MEDICAL GUIDE.ORG914-378-2332	NY		
	WEB SITE			
	ROC No. 0087619116			
5/06	PAD THAI INC.	NAPLES	FL	
	FOOD AND BEVERAGE			
5/06	USPS 1162709552	NAPLES	FL	
	USPS VENDING			
5/06	NUTRENERGY	US	NY	
	CATALOG MERCHANDISE			
6/06	THE FRESH MARKET	SNAPLES	FL	
	GROCERIES/SUNDRIES			
	ROC No. 4260027003			
6/06	BOOKS A MILLION	NAPLES	FL	
	BOOK STORE			
6/06	LINENS N THINGS, #684NAPLES	FL		
	BED/BATH/ACCESSOIRES			
	ROC No. 0000000000			

REDACTED

Total Due in Full Activity

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

Sign & Travel, the APR is 18.24%, the DPR is 0.0500%

Please refer to page
for further important
information regarding
your account



Business Gas Plus Card

107-07-02248-WHP

OPEN

Document 26-4

507,711

Filed MemberShip Records

Points Available

at 09/10/06, when charges due are paid in full and all accounts are in good standing

ed For
JANE HALBRITTER
S. JONEHEDGE HEALTH

Account Number
3727-150517-31001

Closing Date
10/23/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

Please Pay By
11/07/06

Please refer to page 2
for important information
regarding your account

To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-800-492-8468.



BPT: Your Key Contact to the Travel Benefits of Your Card

Whatever your destination, the experienced travel consultants at Business Platinum Travel (BPT) are prepared to assist you with all of your travel needs, including domestic and international flight reservations, along with complimentary companion tickets through the *International Airline* program and deluxe accommodations at participants in the *Fine Hotels & Resorts* program.

BPT can be reached 24 hours a day, 365 days a year by calling BPT at **1-800-553-9497**.

Activity	* Indicates posting date	Amount \$
Total of Payment Activity		
Due in Full Activity for JANE HALBRITTER		
Card XXXX-XXXXXX-731001		Amount \$
9/29/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947290 \$13.79 09/25/06	
9/29/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947305 \$11.99 09/25/06	
9/29/06*	5% OPEN SAVINGS AT FEDEX FEDEX #854005947316 \$14.79 09/25/06	
9/03/06*	3% OPEN Savings on JetBlue flights JETBLUE \$369.60 09/29/06	
9/13/06*	3% OPEN Savings on JetBlue flights JETBLUE \$239.30 10/11/06	
9/16/06*	5% OPEN Savings at FedEx FEDEX #854005947463 \$25.51 10/12/06	

REDACTED

Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment Coupon

Account Number
3727-150517-31001

Please Pay By:
11/07/06

To Pay by Computer, visit open.americanexpress.com. To Pay by Phone, call 1-800-472-9297.

Please enter account number on all checks and correspondence.

Make check payable to American Express.

See Finance Charges section on reverse side for a description of when additional Finance Charges are not assessed on Features.

JANE HALBRITTER
 STONEHEDGE HEALTH
 8231 BAY COLONY DR
 NAPLES FL 34108-7794

XXXXXXXXXXXXXXXXXXXX

Mail Payment to:

XXXXXXXXXXXXXXXXXXXX
 AMERICAN EXPRESS
 PO BOX 360001
 FT LAUDERDALE FL 33336-0001



0000372715051731001 000213975000213975 20 H

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at first presentation and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. A \$5 annual subscription fee to Fortune Small Business magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Balance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department as indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe and explain why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXX or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made in writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates and grace periods by calling 1-800-518-8866.

Change of Address

If correct on front
do not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

Street Address

Please print clearly in blue or black ink only in the boxes provided.

City Stat

Zip Code

Area Code and

Area Code and

Email (optional)



To Pay By Phone
1-800-472-9297

Customer Service
1-800-492-8468
24 hours/7 days

Express Cash
1-800-CASH-NOW

Lost or Stolen Cards
1-800-492-3344

International Collection
1-623-492-7719

**Hearing Impaired
(9am-5pm EST)**

**Large Print and Braille
Statements
1-800-492-8468**

**Extended Payment
Option>Select and Pa
Option Customer
Service
1-800-403-1288**



Correspondence

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Express Cash
Operations
P.O. Box 297815
Ft. Lauderdale, FL
33329-7815

Payments:
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Please provide your e-mail address to receive important account updates, exclusive Cardmen offers and benefits.



Re in Full continued

				Amount \$
09/23/06	BERTUCCI'S #011 CAMBRIDGE MA FOOD/BEVERAGE FOOD-BEV WAITER		43.81 8.00	
09/25/06	FEDEX #854005947290 ROME NY 13323 TO: LINDA MACARTNEY NY FROM: L HALBRITTER 13440 001 EXP SVR LTR 1LB AWB854005947290 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947290			
09/25/06	FEDEX #854005947316 ROME NY 33956 TO: CONNIE DECENBER FL FROM: L HALBRITTER 13440 001 EXP SVR LTR 1LB AWB854005947316 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947316			
09/25/06	FEDEX #854005947305 ROME NY 13440 TO: GEORGE ROSSI NY FROM: L HALBRITTER 13440 001 EXP SVR LTR 2LB AWB854005947305 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947305			REDACTED
09/26/06	THE UPS STORE #0681 CAMBRIDGE MA BUSINESS SERVICES ROC No. 000000			
10/06	JETBLUE SALT LAKE UT AIRLINE CHARGE From: BOSTON MA To: J F KENNEDY A/P NY FT MYERS FLORIDA Ticket Number: 99900407126340 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Carrier: B6	Class: Y	Date of Departure: 09/29
10/29/06	SW FLORIDA INT'L AIRPORT MYERS FL PARKING FEES			

Continued on Page 4

Please detach here

Travel Insurance Premium Refund/Credit Form

Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. You have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these in your American Express account. These premiums will be automatically refunded to you; any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Cancelled trip with non-refundable airline ticket
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g. gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Other reason

Account Number:
3727-150517-31001

For Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"airline"	\$374.20	001643835	March	1	Travel Delay	\$9.95

STONEHEDGE HEALTH

Due in Full continued

Amount \$

09/29/05	HUDSON NEWS 275 LG E BOSTON NEWS DEALERS/NEWSSTANDS ROC No. 090035	MA	
10/03/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900407126340		
10/03/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900407126340		
10/05/06	OFFICE DEPOT, INC. NAPLES OFFICE PROD. & SUPPLIES WEB.COM SITE BUILDER REFILL,DR,TEL/ADD,3.75X6.75,6H TAPE,MICROCASSETTE 60,3/PK FILE BOX,MOBILE,ORG,LTR,GRAY ROC No. 355018755	FL	
10/06/06	NAPLES PACKAGING & SNAPLES SHIPPING/PACKAGING	FL	
10/10/06	NAPLES PACKAGING & SNAPLES SHIPPING/PACKAGING	FL	REDACTED
10/11/06	JETBLUE SALT LAKE UT AIRLINE CHARGE From: FT MYERS FLORIDA To: / BOSTON MA NOT AVAILABLE Ticket Number: 99900411163240 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET		Carrier: B6 Class: H Date of Departure: 10/11
10/11/06	UNITED AIRLINES PHOENIX AZ UNITED AIRLINES From: BOSTON MA To: O HARE FIELD IL BOSTON MA Ticket Number: 01677896393294 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET		Carrier: UA Class: VN UA UN Date of Departure: 10/12
10/11/06	SMART CARTE BOSAP BOSTON RENTAL EQUIP/SERVICE ROC No. 005123	MA	

Continued on Page 5



Due in Full continued

Amount \$

/06	COACH USA O'HARE PARAMUS NJ	
	BUS LINES/CHARTER/TOUR	
	ROC No. 12285004	
10/12/06	FEDEX #854005947463 ROME NY	
	13502	
	TO: STRATEGIC INVESTMENT NY	
	FROM: JANE HARBRITTER 13440	
	001 PRIORITY LTR 1LB AWB854005947463	
	FEDEX CUSTOMER SERVICE #1-800-622-1147	
	ROC No. 4005947463	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
	BAGGAGE INSURANCE PREMIUM	
	TKT NO. 01677896393294	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
	BAGGAGE INSURANCE PREMIUM	
	TKT NO. 99900411163240	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
	AIRFLIGHT INSURANCE PREMIUM	
	TKT NO. 99900411163240	
10/13/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS	
	AIRFLIGHT INSURANCE PREMIUM	
	TKT NO. 01677896393294	
10/15/06	HUDSON NEWS-CHICAGO DESPLAINES IL	
	NEWS DEALERS/NEWSSTANDS	
	ROC No. 000023	
10/15/06	COMFORT SUITES ROCKFORD IL	
	Arrival Date Departure Date	
	10/12/06 10/15/06	
	00000000	
10/15/06	ECONOMY TRUE VALUE HCAMBRIDGE MA	
	HARDWARE STORE	
	ROC No. 0000000000	
0/16/06	SITE GENIE, LLC ROCHESTER MN	
	WEB PAGE HOSTING	
0/17/06	SCI CARTS-OHARE CHICAGO IL	
	PARKING LOT/GARAGE	
	ROC No. 000436	
0/18/06	MBTA - CENTRAL (RL MUS MA	
	6172225999	
	Description Price	
	GENERAL MERCHANDISE	
0/20/06	AIR TKT SERVICE FEE ISSUED BY AMEX	
	HALBRITTER/JANE TKT# 01677896393	
	29	
	ROC No. 7789639329	
0/20/06	WWW.NEWEgg.COM 800-390-1119 CA	
	1-800-390-1119	
	ROC No. 0096441837	
0/20/06	HARVEST US MA	
	RESTAURANT	
	FOOD/BEVERAGE	
	TIP	

Troll to Chicago

REDACTED

Boston

Total Due in Full Activity

Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Oct 22
\$		

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
FEDEX - Ground, Express and International shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 IN SAVINGS PER CARD ACCOUNT	Expired				
AMERICAN EXPRESS GIFT CARDS - Gifting solutions	Ongoing				
AT&T - Local and long distance small business calling plans	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA Flight purchases	Ongoing				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SPRINGHILL SUITES BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
GATE INNS - Hotels in the U.S.	Ongoing				
J-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals**Other Ways To Save!****Save an Extra 3% on Gift Cards From American Express***

Reward employees and customers with something they really want:
A choice.

To purchase, or for more information, visit opensavings.com/giftcards and save an extra 3% on your order.

(CE 108031)

American Express Gift Cards give the recipient the flexibility to buy almost anything, anywhere. They are excellent tools for bonuses, incentives, prizes, and more. Now, ordering Cards is easier than ever.

Simply log on to opensavings.com/giftcards and save an extra 3%.

*Payment must be made with an American Express® Business Card. Savings will be credited to your American Express Business Card billing statement. Terms and conditions apply.

Create New Places to Use Your Business Card

(CE 108042)

WIN-TRON Electronics - A leading wholesale distributor of quality marine electronics brands, including GARMIN/MAGELLAN. Family owned and operated with over 44 years of experience.

WIN-TRON Electronics:
wintronelectronics.com

Ceven Corporation - A leading IT wholesaler distributor in south Florida of computers, hardware, and peripherals. Their inventory includes Intel, LG, Xerox, Sony, Logitech and other leading brands

Ceven Corporation:
305-477-5558 or e-mail
sales@ceven.com

Mattos, Inc. - Employee-owned company that has provided Automotive Paint and innovative support since 1928. Find one of their 17 locations by phone or web.

Mattos, Inc.:
1-800-MATTOS-0 or
mattosprofinishes.com

Save 5% at Fairfield Inn by Marriott®*

Pay with your American Express® Business Card at over 400 participating Fairfield Inn locations and save 5% on your entire bill. For a complete list, visit www.marriott.com/opensavings. In addition to your room charge, you'll also save on all other charges on the bill, which may include telephone, fax and copy service, meetings, and even taxes and other miscellaneous fees. Savings at Fairfield Inn are valid at participating U.S. locations.

*Payment must be made with an American Express Business Card. Maximum annual savings for each Marriott brand is \$1,500 per Card account. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit open.americanexpress.com/savings.

For reservations, visit www.marriott.com/opensavings or call 1-866-914-OPEN (6736). Then use your Business Card to pay your bill and savings will automatically be credited to your American Express statement.

(CE 108030)

Save 5% at Wingate Inns®*

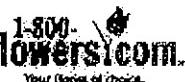
BUILT FOR BUSINESS®

Now pay with your American Express® Business Card at any Wingate Inn in the United States and save 5% on your entire bill. For reservations, call 1-800-228-1000 or visit www.wingateinns.com. Then use your Business Card to pay your bill and the savings will automatically be credited to your American Express Statement.

*Valid at all locations within the U.S. Savings do not apply to charges relating to third-party sales transactions (such as pre-paid travel agent, wholesaler, online travel service or similar transactions) not paid directly at, or through, the hotel. Payment must be made with an American Express Business Card. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, visit opensavings.com.

For reservations, visit www.wingateinns.com or call 1-800-228-1000. Then use your business Card to pay your bill and the savings will automatically be credited to your American Express Statement.

(CE 108033)

Always Save an Extra 5% at 1-800-FLOWERS.COM®*

Thank the people that help your business succeed. Send flowers and gifts from 1-800-FLOWERS.COM® and receive 5% savings on top of all other coupons, codes, or promotional pricing offered by 1-800-FLOWERS.COM®.

Visit opensavings.com/flowers to learn more.

To place your order today, visit opensavings.com/flowers or call 1-800-FLOWERS.COM® (356-9377).

(CE 108029)

*Payment must be made with an American Express® Business Card. Savings automatically appear on your statement each month. Participation and offer are subject to change without notice. Terms and conditions apply.

Did You Know? You Can Use Your Business Card at...

Allied Insurance specializes in property and liability protection for businesses ranging from auto service to veterinarians.* Allied also provides loss control expertise to help reduce risks that can cost you time and money. To locate a local, independent Allied agent, visit www.alliedinsurance.com.

To locate an agent, visit www.alliedinsurance.com/products/business.

(CE 108044)

*All insurance products offered by Allied Insurance and its affiliated companies are subject to availability and underwriting qualifications. Please refer to www.alliedinsurance.com to see if agents and/or products are available for your area.

Travel Medical Protection - Travel with Peace of Mind

Travel Medical Protection, offered exclusively to American Express® Business Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, flying on a Scheduled Airline or taking the Amtrak.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So travel with peace of mind! To learn more about the coverage or how you and your employees can enroll, call 1-800-618-8302 and mention RSVP code UAS.

(CE 108035)



**Gold Card®
Statement of Account**

Case 1:07-cv-03848-WHP

Document 26-4

Filed 07/08/08 Page 55 of 52

507,711

Memberhip Rewards®

Points Available

at 09/30/06, when charges due are paid in full and all accounts are in good standing.

Card For
JANE HALBRITTERAccount Number
3727-682012-64001Closing Date
11/08/06

Page 1 of 10

Previous Balance \$ Payment Activity \$ New Activity \$ Inc. Adjustments **New Balance \$****Please Pay By
11/23/06**Please refer to page 5
for important information
regarding your accountFor assistance or questions about your account, contact us at www.americanexpress.com or call Customer Service at 1-800-327-2177.**Save Time Paying Your Bills with the Card**

Enjoy the time-saving convenience of using your Card to pay your bills. You can consolidate your payments and make sure your bills are paid on time. And you're backed by the security of American Express. Contact your providers directly and tell them to charge your monthly bills like cable/satellite to your Card.

Activity		*Indicates posting date	Amount \$
10/27/06*	PHONE PAYMENT RECEIVED THANK YOU XXXXX55907 NBT BANK, NATIONAL ASSOCIATION		
Due-in Full Activity for JANE HALBRITTER			
Card XXXX-XXXXX2-64001			
10/27/06	335SEARS ROEBUCK NAPLES FL 34108 AUDIO / VISUAL ROC No. 0000000056		
10/06	335SEARS ROEBUCK NAPLES FL 34108 PROTECTION AGREEMENTS ROC No. 0000000056		
10/08/06	TRI AMICI RISTORANTE NAPLES FL EATING PLACE RESTAURANT FOOD-BEV TIP		

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment CouponAccount Number
3727-682012-64001**Please Pay By:
11/23/06**Please enter account
number on all checks and
correspondence.Make check payable to
American Express.See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.Check here if address or
telephone number has
changed. Please note
changes on reverse side.


JANE HALBRITTER
APT 1720
8231 BAY COLONY DR
NAPLES FL 34108 - 7795

Total Amount Due

Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372768201264001 000690464000690464 07 H

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. Payment does not conform to these requirements, crediting may be delayed and additional charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval.

Authorization for Electronic Debit: We will process checks electronically, at first presentation and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check.

Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day.

Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion.

Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB Method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for that Feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in the New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account.

This method of calculating the ADB and FC results in daily compounding of FC.

Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates in effect on the date of your charge. Charges converted by establishments (such as airlines) will be billed at the rates such establishments use.

Billing Rights Summary: In Case of Errors or Questions About Your Bill: If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.

Change of Address

~~do not use~~

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

Street Address:

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

in Full continued

Amount \$

0/11/06	AOL HIGH SPEED	888-889-7201	NY	
	INTERNET SVC			
	TWX*AOL HIGH SPEED 1006			
	ROC No. 0090876856			
0/11/06	PREMIUM SERVICES	888-265-9269	NY	
	ONLINE SVCS			
	TWX*AOL PREMIUM SVCE 10			
	ROC No. 0090880922			
0/11/06	A.L.P.C. LIMOUSINE US	FL		
	TAXICAB & LIMOUSINE			
0/16/06	WHOLEFDS RVR 10113 SCAMBRIDGE	MA		
	GENERAL MERCHANDISE			
	ROC No. 4260216001			
0/16/06	THOM BROWN S03	CAMBRIDGE	MA	
	APPAREL/ACC			
	ROC No. 0000000000			
0/16/06	CVS STORE - 1215	CAMBRIDGE	MA	
	HEALTH/BEAUTY-AIDS			
	ROC No. 00010965			
0/18/06	DSW SHOE WAREHOUSE	BOSTON	MA	
	FOOTWEAR			
0/18/06	MACY'S 31 BOSTON	BOSTON	MA	
	MODERATE PANTS			
0/18/06	MACY'S 31 BOSTON	BOSTON	MA	
	KNIT BOTTOMS			
	Description			
	TREND BOTTOMS			
	ROC No. 3102241170			
0/19/06	WHOLEFDS RVR 10113 SCAMBRIDGE	MA		
	GENERAL MERCHANDISE			
	ROC No. 4290216001			
0/20/06	STAR MARKET 567	CAMBRIDGE	MA	
	GROCERY/SUPERMARKETS			
	ROC No. 508057			
0/20/06	MBTA - CENTRAL (RL MUS	MA		
	6172225999			
	Description	Price		
	GENERAL MERCHANDISE			
0/20/06	BKST-HARVARD-C-S #30	Cambridge	MA	
	Merchandise			
	ROC No. 0014252001			
0/21/06	URBAN OUTFITTERS 9	BOSTON	MA	
	APPAREL/ACCESSORIES			
	URBAN CLOTHING			
	ROC No. 1910009001			
0/21/06	URBAN OUTFITTERS 9	BOSTON	MA	
	APPAREL/ACCESSORIES			
	URBAN CLOTHING			
	ROC No. 1910009004			
0/21/06	SEPHORA #356-PRUDENT	BOSTON	MA	
	COSMETIC STORE			
	ROC No. 009530			
1/06	MBTA - PARK STREET MUS	MA		
	6172225999			
	Description	Price		
	GENERAL MERCHANDISE			

REDACTED

Due in Full continued

10/21/06	MBTA - PARK STREET MUS 6172225999 Description Price GENERAL MERCHANDISE	MA
10/22/06	AJ WRIGHT 0101 SOMERVILLE 50MA 02143 GENERAL MDSE ROC No. 1010103222	
10/22/06	TARGET 1441 1441 SOMERVILLE MA DISCOUNT STORE	
10/22/06	MBTA - CENTRAL (RL MUS 6172225999 Description Price GENERAL MERCHANDISE	MA
10/23/06	KODAKGALLERY.COM EMERYVILLE CA KODAKGALLERY.COM	
10/25/06	THE FRESH MARKET SNAPLES FL GROCERIES/SUNDRIES ROC No. 4250027003	
10/26/06	HARRINGTON'S NORTH PNAPLES FL PRESCRIPTION/SUNDRI	
10/27/06	MR TOADS TOY COMPANYNAPLES FL TOYS/HOBBIES/GAMES	
10/27/06	TIME WARNER CABLE 800-8CABLE6 NY CABLE ROC No. 0000286965	
10/27/06	TIME WARNER CABLE 800-8CABLE6 NY CABLE ROC No. 0000286964	
10/27/06	GERACIS PIZZERIA US FL RESTAURANT FOOD/BEVERAGE 25.15	
10/30/06	GAP KIDS #7377 GAP KUS FL CHILDREN'S CLOTHING	
10/30/06	Abercrombie and FitcnAPLES FL RETAIL MERCHANDISE ROC No. 0203092301	
10/30/06	SUNCOAST 2166 COASTLUS FL MUSIC STORE	
10/30/06	MACY'S NAPLES FL SWEATERS Description TREND BOTTOMS ROC No. 4508407560	
10/30/06	MACY'S NAPLES FL LANCOME	
10/30/06	DILLARD DEPT STORES NAPLES FL DEPARTMENT STORE Description Price MAC MAC MAC MAC	
11/02/06	ANN TAYLOR STR: 1000MCLEAN VA M WOVENS	
11/02/06	DIXIE PLUMBING/AIR US FL HEATING/PLUMBING/AC	

Continued on next page



in Full continued

Amount \$

11/02/06	BLOOMINGDALES	TYSONS CORNER	VA	
	TIGHTS			
11/03/06	STAR MARKET #567	CAMBRIDGE	MA	
	GROCERY/SUPERMARKETS			
	ROC No. 56 421			
11/04/06	BARAMI STUDIO #28	BOSTON	MA	
	WOMEN'S READY TO WEAR			
	ROC No. 040573			
11/04/06	JAMES JOSEPH STUDIO BOSTON		MA	
	BARBER AND BEAUTY SHOP			
	ROC No. 016840			
11/06/06	LOWES	ROME	NY	
	HOME IMPROVEMENT			
11/06/06	LOWES	ROME	NY	
	HOME IMPROVEMENT			
11/06/06	PRICE CHOPPER #206	ROME	NY	
	SUPERMARKET			
11/07/06	THE LIMITEDSYRACUSE		NY	
	WOMANS APPAREL			
	ROC No. 0050004257			
11/07/06	BROOKSTONE # 119	SYRACUSE	NY	
	GIFT ITEMS			
11/07/06	MACY'S 148 CAROUSEL SYRACUSE		NY	
	OTHER RELATED COLLECTIO			
	Description			
	SWEATERS			
	ROC No. 1480236156			
11/07/06	NEW YORK & COMSYRACUSE		NY	
	WOMANS APPAREL			
	ROC No. 0030006185			
11/07/06	BATH & BODY WORKS 39SYRACUSE		NY	
	315-466-6403			

REDACTED

Total Due in Full Activity

Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2
for further important
information regarding
your account



Business Platinum Card

OPEN SM

Document 26-4

522,742
Membership Rewards®
Points Available
 at 10/31/06, when charges due are paid in full and all accounts are in good standing.

Prepared For

JANE HALBRITTER
STONEHEDGE HEALTHAccount Number
3727-150517-31001Closing Date
11/23/06

Page 1 of 9

Previous Balance \$ Payment Activity \$ New Activity \$
Inc. Adjustments New Balance \$Please Pay By
12/08/06Please refer to page 2
for important information
regarding your account**See Page 9 For A Notice Of Changes To Your Membership Rewards® Program Account**To manage your Account, visit us online at open.americanexpress.com or call Customer Service at 1-800-492-8468.**How Can a Business Platinum Card Concierge Help You?**

Our Business Platinum Card Concierge staff is available to you day or night as a personal resource for many aspects of your life. From help with restaurant reservations and special event planning to gift suggestions and research, Business Platinum Card Concierge assistants are prepared to assist you any way they can. Call Business Platinum Card Concierge at 1-800-345-AMEX. Outside the U.S., call 617-622-6756. Terms and conditions apply.

Activity

* Indicates posting date

Amount \$

10/27/06* PHONE PAYMENT RECEIVED THANK YOU
XXXXXX55907
NBT BANK, NATIONAL ASSOCIATION

Due in Full Activity for JANE HALBRITTER

Amount \$

Card XXXX-XXXX7-31001
10/26/06* 3% OPEN Savings on JetBlue flights
JETBLUE \$ [REDACTED] 10/24/06

10/06* 5% OPEN Savings at FedEx
FEDEX #854005947485 \$ [REDACTED] 10/24/06

11/03/06* 5% OPEN Savings at Fairfield Inn by
Marriott
FAIRFIELD INN 2ST \$ [REDACTED] 11/01/06

11/12/06* 5% OPEN Savings at FedEx
FEDEX #853245501202 \$ [REDACTED] 11/09/06

11/17/06* 5% OPEN Savings at FedEx
FEDEX #854005947500 \$ [REDACTED] 11/14/06

REDACTED

↓ Please fold on the perforation below, detach and return with your payment ↓

Continued on Page 3

Payment CouponAccount Number
3727-150517-31001Please Pay By:
12/08/06To Pay by Computer, visit
open.americanexpress.com. To Pay by Phone,
call 1-800-472-9297.**Total Amount Due**Please enter account
number on all checks and
correspondence.Make check payable to
American Express.See Finance Charges
section on reverse side for
a description of when
additional Finance
Charges are not assessed
on Features.

JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794

[REDACTED]

Mail Payment to:

[REDACTED]
AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

[REDACTED]

0000372715051731001 000556841000556841 20 H

ments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by telephone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other place or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at our presentment and any representations, by transmitting the amount of the check, routing number, account number and the check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentment, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay by Computer, please visit us at www.americanexpress.com. A \$5 annual subscription fee to *Fortune Small Business* magazine is included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on your paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges: Average Daily Balance Method for Calculation of Finance Charges:** We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and Finance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this feature by the next Closing Date, then you will avoid additional **Finance Charges** on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and then the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in the compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charge is imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates

Conversion Agency: If (c) the highest interbank conversion rate identified by us from customary banking sources, or the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates effect on the date of your Charge. Charges converted by establishments (such as airlines) will be billed at the rates establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe as clearly as you can why you believe there is an error. If you need more information, describe the item you are unsure about. Note we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Transfers:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP. **Pay By Phone and Pay By Computer issues:** or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of. Please explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit you in full for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates and grace periods by calling 1-800-518-8866.

Change of Address

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

Alt Address

Please provide your e-mail address to receive important account updates and exclusive Cardmembers offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.



Due in Full continued

			Amount \$
11/06*	5% OPEN Savings at FedEx FEDEX #853245501213 \$ [REDACTED] 11/13/06		
11/17/06*	5% OPEN Savings at FedEx FEDEX #854005947511 \$ [REDACTED] 11/14/06		
11/19/06*	5% OPEN Savings at FedEx FEDEX #858366322594 \$ [REDACTED] 11/15/06		
11/19/06*	5% OPEN Savings at FedEx FEDEX #853245501073 \$ [REDACTED] 11/15/06		
11/19/06*	5% OPEN Savings at FedEx FEDEX #853245501224 \$ [REDACTED] 11/15/06		
10/24/06	JETBLUE SALT LAKE UT AIRLINE CHARGE From: BOSTON MA To: J F KENNEDY A/P NY FT MYERS FLORIDA Ticket Number: 99900415611770 Passenger Name: HALBRITTER/JANE Document Type: PASSENGER TICKET	Carrier: B6	Class: H
			Date of Departure: 10/24
10/24/06	NAPLES TRANSP & TOURUS FL TRAVEL AGENCY		
10/24/06	FEDEX #854005947485 ROME NY 20036 TO: - DC FROM: JALL HALBRITTER 13440 001 PRIORITY LTR 1LB AWB854005947485 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 4005947485		
/06	WIRELESS CITY NAPLES FL MISCELLANEOUS GENERA ROC No. 000000		
10/26/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS AIRFLIGHT INSURANCE PREMIUM TKT NO. 99900415611770		
10/26/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS BAGGAGE INSURANCE PREMIUM TKT NO. 99900415611770		

REDACTED

Continued on Page 4

Please detach here

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or InternationalMedicalProtection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request.

Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental(e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:
3727-150517-31001

For Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Airline"	\$374.20	001643835	March	1	Travel Delay	\$9.95

e in Full continued

				Amount \$
26/06	NAPLES PACKAGING & SNAPS SHIPPING/PACKAGING	FL		
27/06	CITGO 7-ELEVEN 25386NAPLES CITGO GAS/MSC92 765072538642	FL		
30/06	CHEVRON 0205165 NAPLES R S MACCLUGAGE FUEL/MISCELLANEOUS ROC No. 6558512	FL		
31/06	EXXONMOBIL5907666431SARASOTA PAY AT PUMP5907666431	FL		
31/06	UNITED VAN LINES FENTON SERVICE ROC No. 0000000000	MO		
01/06	PARKER'S CRISPEN BRUNSWICK SERVICE STATIONS ROC No. 529154	GA		
01/06	TRADE MART #27 US GAS STATION	NC		
01/06	FAIRFIELD INN 2ST BRUNSWICK Arrival Date Departure Date 10/31/06 11/01/06 00000000	GA		REDACTED
01/06	ATIKINSON'S CIGAR LUMBERTON CITGO GAS/MSC96 781536372350	NC		
02/06	HOMewood SUITES CHESTER VA Arrival Date Departure Date 11/01/06 11/02/06 00000000	VA	No of Nights 1	
02/06	EXXONMOBIL5907920671STURBRID PAY AT PUMP5907920671	MA		
02/06	EXXONMOBIL9104716007NEWARK PAY AT PUMP9104716007	DE		
05/06	AQUINOS RESTAURANT AUS 3153377440	NY		

Continued on Page 5

Premium Refunds for TravelAssure and TravelAssure Classic-please consult the table below to determine how to process your refund.

	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
son for Refund	
ason other than ncelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
ncelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial* premium refund as follows: <ul style="list-style-type: none"> For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial* premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
urance mum was arged for a n-insurable erson	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: <ul style="list-style-type: none"> For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.

Premium Refunds for International Medical Protection

duct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement.

You have any questions about requesting your refund, please call the number on the back of your American Express Card.

or cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.



Due in Full continued

Amount \$

11/06/06	CHRONICLES	ROCKFORD	IL	
	ACCESSORIES			
	ROC No. 425000008			
11/06/06	CITGO3971 WEST ROME	ROME	NY	
	CITGO			
	GAS/MSC96 992123971053			
11/06/06	TEDDYS OF ROME	US	NY	
	RESTAURANT			
	FOOD/BEVERAGE			
	TIP			
11/07/06	ERAWAN THAI RESTAURAS	YRACUSE	NY	
	FOOD/BEVERAGE			
	FOOD-BEV			
	WAITER			
11/08/06	APPLEBEE'S	354004ROME	NY	
	FOOD AND BEVERAGE			
	FOOD			
	TIP			
11/08/06	WWW.DOMAIN.COM	360-253-2210	WA	REDACTED
	DOMAIN NAME REGISTER			
	ROC No. 0007176173			
11/09/06	TEDDYS OF ROME	US	NY	
	RESTAURANT			
	FOOD/BEVERAGE			
	TIP			
11/09/06	DOMAIN NAMES/HOSTING(480)624-2500			
	DOMAIN NAMES/HOSTNG SVC			
9/06	FEDEX #853245501202	ROME	NY	
	10177			
	TO: EPSTEIN-BECKER NY			
	FROM: JAKE HALBRETTTER 13440			
	001 PRIORITY LTR 1LB AWB853245501202			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 3245501202			
11/10/06	UNITED VAN LINES	FENTON	MO	
	SERVICE			
	ROC No. 0000000000			
11/13/06	FEDEX #853245501213	ROME	NY	
	13501			
	TO: HERB CULLY NY			
	FROM: JANE HALBRETTTER 13440			
	001 PRIORITY LTR 1LB AWB853245501213			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 3245501213			
11/14/06	STAPLES	ROME	NY	
	OFFICE SUPPLIES			
11/14/06	FEDEX #854005947500	ROME	NY	
	13440			
	TO: - NY			
	FROM: JARE HALBRITTER 13440			
	001 PRIORITY LTR 1LB AWB854005947500			
	FEDEX CUSTOMER SERVICE #1-800-622-1147			
	ROC No. 4005947500			

e in Full continued

			Amount \$
4/06	FEDEX #854005947511 ROME	NY	
	13440		
	TO: - NY		
	FROM: JANE HALBRITTER 13440		
	001 PRIORITY PAK 6LB AWB854005947511		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 4005947511		
5/06	LUPINOS BELLA CUCINA NEW HARTFORD	NY	
	EATING PLACE RESTAURANT		
	FOOD-BEV		
	TIP		
5/06	SITE GENIE, LLC ROCHESTER	MN	
	WEB PAGE HOSTING		
5/06	FEDEX #858366322594 ROME	NY	
	34109		
	TO: GULF COAST MABRLE FL		
	FROM: JANE HALTRELLER 13440		
	001 PRIORITY LTR 1LB AWB858366322594		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 8366322594		
5/06	FEDEX #853245501073 ROME	NY	
	12231		REDACTED
	TO: SECRETARY OF STATE NY		
	FROM: JANE HALBRITTER 13440		
	001 PRIORITY LTR 1LB AWB853245501073		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 3245501073		
5/06	FEDEX #853245501224 ROME	NY	
	10177		
	TO: - NY		
	FROM: JANE HALBRELLER 13440		
	001 PRIORITY LTR 1LB AWB853245501224		
	FEDEX CUSTOMER SERVICE #1-800-622-1147		
	ROC No. 3245501224		
6/06	EXXONMOBIL2609639600ROME	NY	
	PAY AT PUMP2609639600		
0/06	DOMAIN NAMES/HOSTING(480)624-2500		
	DOMAIN NAMES/HOSTNG SVC		
0/06	AT BATTERY CO 877-5282288	CA	
	ELECTRONICS STORE		
1/06	ERAWAN THAI RESTAURASYRACUSE	NY	
	FOOD/BEVERAGE		
	FOOD-BEV		
	WAITER		
1/06	UNOCHICAGOGRILL#311 SYRACUSE	NY	
	RESTAURANT CHARGES		
	ROC No. 4985828		
2/06	TEDDYS OF ROME ROME	NY	
	RESTAURANT		
	FOOD/BEVERAGE		

Total Due in Full Activity



Total Savings to Date For This Account	Savings Since Jan 2006	Savings This Period Through Nov 23
\$ [REDACTED]	[REDACTED]	[REDACTED]

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
FEDEX - Ground, Express and International shipments	Ongoing				461.95
HERTZ - Car rentals	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 IN SAVINGS PER CARD ACCOUNT	Expired				
FAIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
AMERICAN EXPRESS GIFT CARDS - Gifting solutions	Ongoing				
AT&T - Local and long distance small business calling plans	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA Flight purchases	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
NGHILL SUITES BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
WINGATE INNS - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				

REDACTED

Totals

Other Ways To Save!

Spend Less Time Paying Your Bills

Spend less time paying your bills and more time connecting with your customers. Your monthly phone bills can be automatically billed to your Card--a convenient and reliable way to save time on the bills you have to pay anyway. Save 5% with Open Savings® Partner, AT&T on eligible business calling plans--when you pay automatically with your American Express® Business Card.

Savings apply only to qualifying AT&T Small Business All-In-One local and long-distance calling plans billed and paid via recurring automatic bill payment with an American Express Business Card. Enroll at opensavings.com/at&t or 1-888-215-4458. Discount will appear on your American Express Business Card statement after aging up. All rights reserved. Participation and offers are subject to change without notice. Terms and conditions apply. For more information, please visit opensavings.com.

Visit
open.americanexpress.com/phonebills to learn more about paying your phone bills with your Card.

(CE 108144)



eat New Places To Use Your Business Card

L. Fishman & Son, Inc. is a distributor to the floor-covering industry. They have 21 convenient locations in NJ, MD, NC, PA, VA, SC, and GA. Call or visit their website or call for more information.



Yankee Candle is a leading designer, manufacturer, retailer and wholesaler of premium scented candles in the U.S. The company offers wholesale luxury gifts for your business.

Beacon Roofing Supply, Inc. is a \$1.3B growing family of long-established regional suppliers of roofing and exterior building materials. To see a list of their 156 locations, visit their website.

(108142)
L. Fishman & Son, Inc.
lfishman.com or
1-800-556-7899

Yankee Candle:
wholesale.yankeecandle.com

Beacon Roofing Supply:
beaconroofingsupply.com
or 1-877-645-7663

I You Know? You Can Use Your Business Card at -

Voltexx is a provider of super deals on the best ink, toner and laser supplies. Save up to 70% on your next purchase of ink, toner and ribbons for any printer, fax machine or copier.



Luxurychair.com is one of the leading Internet retailers for luxury chairs, offering high-end brand-name office chairs at reduced prices. Use your American Express® Card for your next purchase.

WorldLimo is a distinguished, luxury ground-transportation company available in 450 cities throughout the entire domestic United States, as well as Latin America and Western Europe.

(CE 108119)

Voltexx: www.voltexx.com or 1-800-211-5554

Luxurychair.com:
www.luxurychair.com or
1-877-647-8944

WorldLimo:
www.worldlimo.com or
1-866-872-1818

Save 15% on E-Mail Marketing with Constant Contact®*

Over 60,000 businesses just like yours are using Constant Contact to build profitable relationships with their customers and prospects--and so can you! Sign up today and you'll be sending professional HTML e-mail campaigns in minutes. Save 15% by using your American Express® Business Card.



Find out more and sign up for a free trial, call 1-866-876-8464 or visit opensavings.com/constantcontact.

(CE 108164)

*Offer only available by making payment with an American Express Business Card. The discounts/savings contained in this offer apply only to those services that are provided by Constant Contact. Third-party services purchased through Constant Contact are excluded. Terms are subject to change without notice. Constant Contact's terms and conditions apply to products/services purchased from Constant Contact. Constant Contact and Do-It-Yourself E-Mail Marketing are registered trademarks of Constant Contact.

Save 20% on Registered Agent Services*

Get more value from your corporation or LLC's registered agent. With BizFilings, in addition to reliable and professional service, you also receive free access to the BizComply online compliance management tool. Plus, use your American Express® Business Card and save 20% off the list price of \$129/year.



To purchase, or for more information, visit opensavings.com/bizfilings.

(CE 108163)

*The 20% OPEN Savings discount applies to all orders placed with BizFilings, except annual report and/or franchise tax filing services. Offer and participation subject to change without notice. Payment must be made with an American Express Business Card.

Save 5% Off Your Meal at Ruby Tuesday

Receive a 5% savings when you use your American Express® Business Card at any of Ruby Tuesday's 800 U.S. restaurants. Simply use your American Express Business Card, and the 5% savings will automatically be credited to your American Express Card account. These savings are in addition to any specials offered directly from Ruby Tuesday. And the savings are ongoing, with no enrollment required. Use your Card and save! To find the nearest Ruby Tuesday location, visit www.rubytuesday.com.

Payment must be made with an American Express Business Card. Savings reflected on Cardmember statement. Discount applies only at U.S. domestic locations, excluding Hawaii. Discount applies to entire bill, including taxes and gratuities.

Simply use your American Express Business Card at Ruby Tuesday, and receive a 5% discount, automatically reflected in your monthly statement.

(CE 108166)





Notice of Changes to Your Agreement

We are making **Important Changes** to the Membership Rewards® program associated with your American Express® Card Account identified on this Notice.

These changes become effective on the dates indicated below, whether or not you receive a statement. This Notice formally amends your Agreement, and any contrary or conflicting language in that Agreement is replaced fully and completely.

This is an important Notice of changes. We recommend that you carefully review these changes, share them with any Additional Cardmembers on your Account, and then keep this Notice for future reference. If you have any questions, please call the telephone number listed on the back of your American Express Card.

Membership Rewards

Effective April 15, 2007, your Membership Rewards® program account will be upgraded to a Membership Rewards FirstSM program account. Accordingly, your Card(s) will be enrolled in the Membership Rewards First program and will no longer be eligible for enrollment in the Membership Rewards program. Enrollment in the Membership Rewards First program is a complimentary benefit of the Platinum Card®, Ameriprise Platinum Card, Ameriprise Platinum Financial Services Card, Fidelity American Express Platinum Card, Centurion® Card, Business Platinum Card, Business Centurion Card or Corporate Platinum Card account. The number of points you have accrued in your program account will be unaffected by this change.

Payments: Payments received after 12:00 noon may not be credited until the next day. Payments must be sent to the payment address shown on your statement and must include the remittance coupon from your statement. Payments must be made with a single check or draft drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system, or through an electronic payment method payable in US dollars and clearable through the US banking system. Your Account number must be included on all payments. Payment does not conform to these requirements, crediting may be delayed and additional charges may be imposed. If we accept payment made in a foreign currency, we will choose a conversion rate that is acceptable to us to convert your payment into US dollars, unless a particular rate is required by law. Please do not send post-dated checks. They will be deposited upon receipt. Our acceptance of any payment marked with a restrictive legend will not operate as an accord and satisfaction without our express prior written approval.

Authorization for Electronic Debit: We will process checks electronically, at first presentation and any re-presentments, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or less costly process is available. By submitting a check for payment, you authorize us to initiate an electronic debit from your bank or asset account. When we process your check electronically, your payment may be debited to your bank or asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your bank or asset account statement. If we cannot collect the funds electronically we may issue a draft against your bank or asset account for the amount of the check.

Authorization for Electronic Payments: By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you will be authorizing us to initiate an electronic debit to the financial account you specify in the amount you request. Payments received after 5:00 p.m. MST may not be credited until the next day.

Allocation of Payments and Credits: Subject to applicable law, we will apply and allocate payments and credits among Features and Charges on your Account in any order and manner determined by us in our sole discretion.

Finance Charges: Average Daily Balance (ADB) Method for Calculation of Finance Charges (FC): We use the ADB method to calculate FC on your Account. Under this method, we figure the FC on your Account by applying the Daily Periodic Rate (DPR) to the ADB (as described below) for each Feature (including current transactions). Different daily periodic rates may be applied to separate Feature balances. To get the ADB for each feature, we (1) take the beginning balance for each day (including unpaid FC from previous billing periods) (2) add any new transactions, debits, or fees; (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the DPR for that feature.* This gives us the daily balance for the Feature for that day and the beginning balance for that Feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the Feature for the billing period and divide the total by the number of days in the billing period. This gives us the ADB for the Feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional FC on features included in the New Balance. If you multiply the ADB for each Feature by the number of days in the billing period and the DPR for that Feature, the result will be the FC assessed on that Feature, except for variations caused by rounding. The total FC for the billing period is calculated by adding the FC assessed on all Features of the Account. *This method of calculating the ADB and FC results in daily compounding of FC.*

Transactions Made in Foreign Currencies: If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, *in each instance increased by 2%.* This conversion rate may differ from rates established by establishments. **Billing Rights Summary: In Case of Errors or Questions About Your Bill:** If you think your bill is incorrect, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the Customer Service address noted to the right. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us at the number indicated on the front of this statement, but doing so will not preserve your rights. In your letter, give us the following information: 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe why you believe there is an error. If you need more information, describe the item you are unsure about. You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question. If you have authorized us to pay your bill automatically from your checking or savings account, you can stop the payment on any amount you think is wrong. To stop the payment you must reach us three business days before the automatic payment is scheduled to occur.

Special Rule for Credit Card Purchases: If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of the purchase.)

Credit Balance: If a credit balance (designated CR) is shown on this statement, it represents money owed to you. If you do not make sufficient charges against the credit balance or request a refund, we will, within 30 days after expiration of the six-month period following the date of the first statement indicating the credit balance, issue a check to you for the credit balance if the amount is \$1.00 or more. **New York residents** may contact the New York Banking Department to obtain a comparative listing of credit card rates, fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
1-800-472-9297

Customer Service
1-800-528-4800
24 hours/7 days

Lost or Stolen Cards
1-800-992-3404

Express Cash
1-800-CASH-NOW

International Collec
1-336-393-1111

Hearing Impaired
(9am-5pm EST)
TTY: 1-800-221-9950
FAX: 1-800-695-9090
In NY: 1-800-522-1897



americanexpress.com

Customer Service
P.O. Box 297804
Ft. Lauderdale, FL
33329-7804

Express Cash
P.O. Box 297815
Ft. Lauderdale, FL
33329-7815

Payments
PO BOX 360001
FT LAUDERDALE
FL
33336-0001

Change of Address

correct on front
values

not use

Street Address:

y. State

Java Code and

Work Phone

mail (optional)

- To change your address online, visit www.americanexpress.com/updatecontactinfo
 - For Name or Company Name changes, please call the Customer Service number on the back of your Card.
 - If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
 - Please print clearly in blue or black ink only in the boxes provided.

Please provide your e-mail address to receive important account updates and exclusive Cardmember offers and benefits.

You may visit the American Express Privacy Statement at www.americanexpress.com/privacy for more details and to set your email preferences.